

Amendments to the Specification

Please replace the existing title with:

-- Three-layer Lower Capacitor Electrode --

On page 1, following the title of the subject application, please insert the following paragraph:

-- This application is a divisional application of U.S. Patent Application Serial No. 08/560,087 filed on November 17, 1995, issued as U.S. Patent No. 5,824,563 on October 20, 1998. --